

The city charter stipulates that the Board of Control has to make out the annual appropriations by December 1. These are only for expenditure on revenue account. Outlays on loans can be sanctioned at any time. Detroit has her appropriations brought down in the City Council not later than March 1. These go before a board of estimators by March 28 and back to the council for the final vote by April 30.

Each year's assessments in Montreal are finished some time in August, and five per cent. interest per annum is charged on arrears after November 1. This is no penalty, for heavy tax-payers, if in need of money, can use their tax money for other purposes and save two per cent. on the seven per cent. they would have to pay to a bank for a loan. Still collections come in fast. Usually three-quarters of the total taxes are paid in by January 1.

Detroit collects her taxes more rapidly. July 1 is the date set for collections to begin. Thirty days are allowed for payment at par and ten days additional for ratepayers who file lists of property with the city treasurer by July 25. One per cent. a

month is added to arrears till January 1, then six per cent. is put on the unpaid bill, and interest charged on the whole amount at ten per cent. per annum. Tax sales of real estate are advertised on

May 1 and take place on June 1. About eighty-seven per cent. of the whole tax levy is paid in the forty days after July 1, and this gives the city a large sum of money, saving bank overdrafts.

Canada Out Of It

A SIGNIFICANT paragraph appears in a despatch from Victoria to the *Winnipeg Telegram* in connection with the visit of the *New Zealand* to the capital city of British Columbia. The writer says:

"The prevailing feeling in Victoria is that Canada seems to be out of it. If you talk to blue jackets from the 'New Zealand' fresh from their triumphant receptions in South Africa, Australia and New Zealand, they want to know why Canada will not do anything. If you try to show them that the fault lies with the Senate, it goes above their heads. They reply that Australia has gone ahead and built a fleet unit in Great Britain, manned for a start by British sailors and that New Zealand has given the ship on which they serve, and, when it comes

down to rock bottom, these seamen speak the truth. But British Columbia, at all events, intends to show them that the Pacific province is with them, and believes in the principles of the Dominions under the Southern Cross."

The fault is as much with the people as with the Senate. Neither the Conservatives nor the Liberals of Canada are as much in earnest on the navy question as the people of Australia and New Zealand. There are thousands of good Canadian citizens who think that Canada needs no navy and owes no debt to British defence. They are wrong, of course, but this is the chief reason why the Conservatives and Liberals should unite again, as they did in 1909, on a non-partisan policy which will have the whole nation behind it.

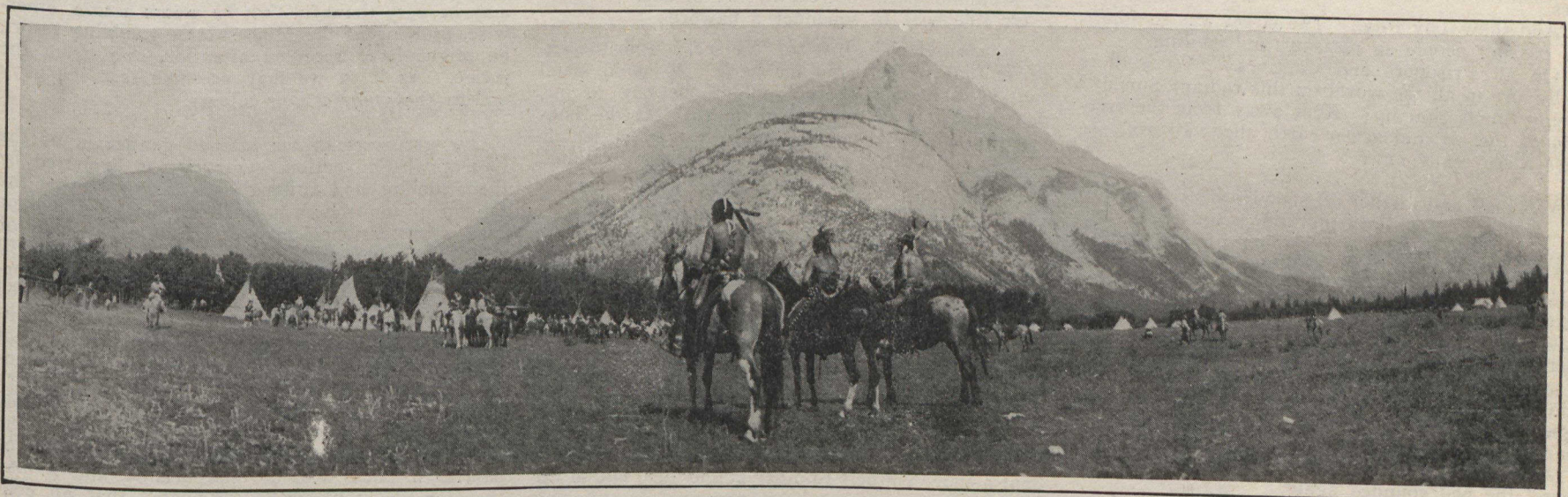
Indian Day Celebrations at Banff



On July 18 at Banff, Alta, the Stoney Indians, Off-shoots of the Great Sioux Nation, Celebrated Indian Day. The Chiefs of the Stoney Indians, Parks Superintendent Clark in the Centre.



Buffalo Park on Indian Day. The Beautiful Hill-circled Pasture Ground of the Last of the Bisons, Fittingly Peopled for Two Days, at Any Rate, by the Bison's Hunters, the Indians.



The Diversions Included Wrestling on Horseback, Bow and Arrow Shooting, Broncho Busting, and All Sorts of Feats of Horsemanship. This Picture Shows the Chiefs Stripped to the Buff—in Full Fighting Order.